

EXHIBIT 4

PLAINTIFFS CREDIT DENIALS

First National Bank of Omaha
PO Box 3437
Omaha NE 68103

05/07/2013
Reference Number: 20131210820410

||||||||||||||||||||||||||||||||
COMMONWEALTH COMMUNITY 5762
PAUL JONES STD A
572 PARK ST
STOUGHTON, MA 02072

Dear PAUL JONES,

Thank you for your recent Commercial Credit Card application. We regret that we are unable to approve your request.

Reasons for Denial of Credit

Your application was processed by a credit scoring system that assigns a numerical value to the various pieces of information we consider in evaluating an application. The information you provided in your application did not score a sufficient number of points for approval. The reasons you did not score well compared with other applicants were:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- RATIO OF BALANCE TO LIMIT ON BANK REV OR OTHER REV ACCTS TOO HIGH
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

Your Right to Get Your Credit Report

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the consumer reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the credit reporting agency. To acquire a free copy of your credit report, please contact the following consumer reporting agency: Experian Inc., 701 Experian Pkwy, PO Box 2002, Allen, TX 75013, 888-397-3742.

Information About Your Credit Score

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how information in your credit report changes. Please note that any credit score information you may receive from a credit reporting agency or other third party may be different from this information. You should contact the credit reporting agency directly with any questions you have concerning any differences.

First National Bank of Omaha
PO Box 3437
Omaha NE 68103

05/07/2013
Reference Number: 20131231259110

CCRD INC 3760
PAUL JONES STD A
572 PARK ST
STOUGHTON, MA 02072-3645

Dear PAUL JONES,

Thank you for your recent Commercial Credit Card application. We regret that we are unable to approve your request.

Reasons for Denial of Credit

Your application was processed by a credit scoring system that assigns a numerical value to the various pieces of information we consider in evaluating an application. The information you provided in your application did not score a sufficient number of points for approval. The reasons you did not score well compared with other applicants were:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- RATIO OF BALANCE TO LIMIT ON BANK REV OR OTHER REV ACCTS TOO HIGH
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

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Home Depot Credit Services
P.O. Box 790424
St. Louis, MO 63179

In Response To Your Request

REFERENCE NUMBER: 090313YR03780

017594


00037597 BB 10Z 249 KLSP#NH1 AM1 00037598

PAUL M JONES
572 PARK STREET
STOUGHTON, MA 02072

September 6, 2013

To Whom It May Concern:

Why we're writing you

Thank you for applying for the The Home Depot Commercial Revolving Charge Card. Unfortunately, after careful consideration, we are unable to approve your request for credit at this time.

How we made our decision

Our credit decision was based, in whole or in part, on information obtained in a report from the following consumer reporting agency:

Equifax Credit Information Service
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Please note, other than providing information, the reporting agency played no part in our decision and is unable to supply the specific reasons why we have denied you credit.

Free copy of your credit report

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. We encourage you to review your credit report for accuracy.

You also have a right to a free copy of your credit report from the consumer reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in your report is inaccurate or incomplete, you have a right to dispute the matter with the consumer reporting agency listed above.

How to contact us

If you would like to know specifically why the request was declined, please contact us at the phone number below or the address above within 60 days from the date of this communication. We will provide you with the reason(s) within 30 days after receiving your request. When calling or writing, please provide your name, address, and reference number listed above.



PO Box 85619
Richmond, VA 23285-5619

October 23, 2013

PAUL M JONES
Page 2

Our credit decision was based, in whole or in part, on information provided by the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit profile.

Equifax Credit Information Services, Inc.
PO Box 740241
Atlanta, GA, 30374
1-800-685-1111
www.equifax.com

The consumer reporting agency did not make the decision nor is it able to provide specific reasons for our action. Under the Fair Credit Reporting Act, you have the right to receive a copy of your credit report at no charge. To do so, please contact the agency listed above within 60 days of your receipt of this letter. You have the right to dispute inaccurate or incomplete information in your credit report by contacting the consumer reporting agency directly.

Si quisiera que le proporcionemos una traducción, sirvase comunicarse con nosotros escribiendo a:

Capital One, N.A.
P.O. Box 98708
Las Vegas NV 89193-8708

Equal Credit Opportunity Act Notice

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

8296-07-d1-1001241-0001635-PC000200000?

SN851

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First National Bank of Omaha
PO Box 3437
Omaha NE 68103

06/11/2013
Reference Number: 20131580958150

CCRD INC 2671
PAUL JONES STD A
572 PARK ST
STOUGHTON, MA 02072-3645

Dear PAUL JONES,

Thank you for your recent Commercial Credit Card application. Your application was carefully considered. We regret that we are unable to approve your application at this time, for the following reason(s):

- REPOSSESSIONS, SUITS OR JUDGEMENTS

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Your credit score is 665 (Scores may range from a low of 250 to a high of 900; certain exclusion scores may exist)

Your credit score was obtained on 06/07/2013

The key factors that adversely affected your credit score were:

SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
RATIO OF BALANCE TO LIMIT ON BANK REV OR OTHER REV ACCTS TOO HIGH
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED

First National Bank of Omaha
PO Box 3437
Omaha NE 68103

05/07/2013
Reference Number: 20131210820410

||||||||||||||||||||||||||||
COMMONWEALTH COMMUNITY 3762
PAUL JONES
572 PARK ST
STOUGHTON, MA 02072
STD A

Dear PAUL JONES,

Thank you for your recent Commercial Credit Card application. We regret that we are unable to approve your request.

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Paul M Jones's
7/10/2013 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
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FNB OMAHA

Inquiry Date:	06/07/2013	No match found.	No match found.
Company Name:	FNB OMAHA	-	-
Type:	Bank Credit Cards	-	-
Phone #:	<i>Denied</i>	-	-
Address:		-	-

	Experian	Equifax	TransUnion
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FNB OMAHA

Inquiry Date:	06/11/2013	No match found.	No match found.
Company Name:	FNB OMAHA	-	-
Type:	Bank Credit Cards	-	-
Phone #:	<i>Denied</i>	-	-
Address:		-	-



Paul M Jones's 7/10/2013 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
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EMS-PROSP

Inquiry Date:	No match found.	03/05/2013	No match found.
Company Name:	-	EMS-PROSP	-
Type:	-	Miscellaneous Reptg. Agencies	-
Phone #:	-	-	-
Address:	-	-	-

	Experian	Equifax	TransUnion
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EQUIFAX MTG

Inquiry Date:	No match found.	No match found.	03/05/2013
Company Name:	-	-	EQUIFAX MTG
Type:	-	-	Miscellaneous and public record
Phone #:	-	-	-
Address:	-	-	-

	Experian	Equifax	TransUnion
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FNB OMAHA

Inquiry Date:	05/01/2013	No match found.	No match found.
Company Name:	FNB OMAHA	-	-
Type:	Bank Credit Cards	-	-
Phone #:	<i>Denied</i>	-	-
Address:	-	-	-



Paul M Jones's 7/10/2013 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

Experian	Equifax	TransUnion
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CREDIT ONE BANK

Inquiry Date:	01/24/2013	No match found.	No match found.
Company Name:	CREDIT ONE BANK	-	-
Type:	Bank Credit Cards	-	-
Phone #:		-	-
Address:	<i>Denied</i>	-	-

Experian	Equifax	TransUnion
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GECRB

Inquiry Date:	No match found.	No match found.	01/31/2013
Company Name:	-	-	GECRB
Type:	-	-	Credit card and travel / entertainment companies
Phone #:	-	-	-
Address:	-	-	-

Experian	Equifax	TransUnion
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EQUIFAX MORTGAGE SOLUT

Inquiry Date:	03/05/2013	No match found.	No match found.
Company Name:	EQUIFAX MORTGAGE SOLUT	-	-
Type:	Mortgage Reporters	-	-
Phone #:		-	-
Address:	<i>Denied</i>	-	-